Chapter 6: Managing Verification Records (MVD/LVD)

OTCnet Participant User Guide

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Audience, Overview and Topics

Audience

The intended audience for the *Managing Verification Records Participant User Guide* includes:

- MVD Editor
- MVD Viewer
- Check Capture Administrator (CCA)
- Check Capture Supervisor (CCS)

Overview

Welcome to *Managing Verification Records (MVD/LVD)*. In this chapter, you will learn:

- The purpose of managing verification records
- How to create a master verification database (MVD) record
- How to search for a master verification database record
- How to edit a master verification database record
- How to download an LVD record
- How to reset an LVD record

Topics

This chapter is organized by the following topics:

1. Purpose of Managing Verification Records (MVD/LVD)
2. Create a MVD Record
3. Search for a MVD Record
4. Edit a MVD Record
5. Download an LVD
6. Reset an LVD

Topic 1. Purpose of Managing Verification Records (MVD/LVD)

The **Master Verification Database (MVD)** aids the agency in determining the history of a particular check writer. The verification database is an optional Online database that maintains the agency hierarchy check cashing policy, dishonored check information, and manually entered blocked items based on an agency's policy.

The **MVD** provides the OTCnet application information to ensure a presented check is acceptable. The **MVD** is a "negative" Online database specific to an agency that contains "return" information on:

- Checks and accounts that have failed to clear in a previous OTCnet transaction attempt
- Blocked accounts/routing numbers or individuals that have been identified where future transactions are not desired

The LVD is a verification database that resides locally on each terminal. The information in the LVD prevents checks from being cashed on accounts, or other agencies specified criteria, that are in violation of the agency's policy. Verification information is available for download.

Verification records are derived from returns of previously processed payments originated through the OTCnet application, as well as manually entered records (i.e. blocked, suspended, or denied record). The bad check information is accumulated in the **MVD** as agencies start to process checks through Check Capture.

If an item is identified as a red flag item, you have the ability to set an *MVD/LVD Record's Trade Status* (see Table 1 below):

Table 1. MVD/LVD Record Trade Status

Suspend	Indicates that an individual's record is set to a predetermined suspension period. During this time, the OTCnet system prevents an individual from cashing a check through OTCnet. The individual's database record has a Trade Status of **Suspend** and the expiration date is set until a specific date
Denied	Indicates that an individual's record is set to a permanent deny date of 9/09/2099. The OTCnet system permanently denies this person from cashing a check through OTCnet
Blocked	Indicates a manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status

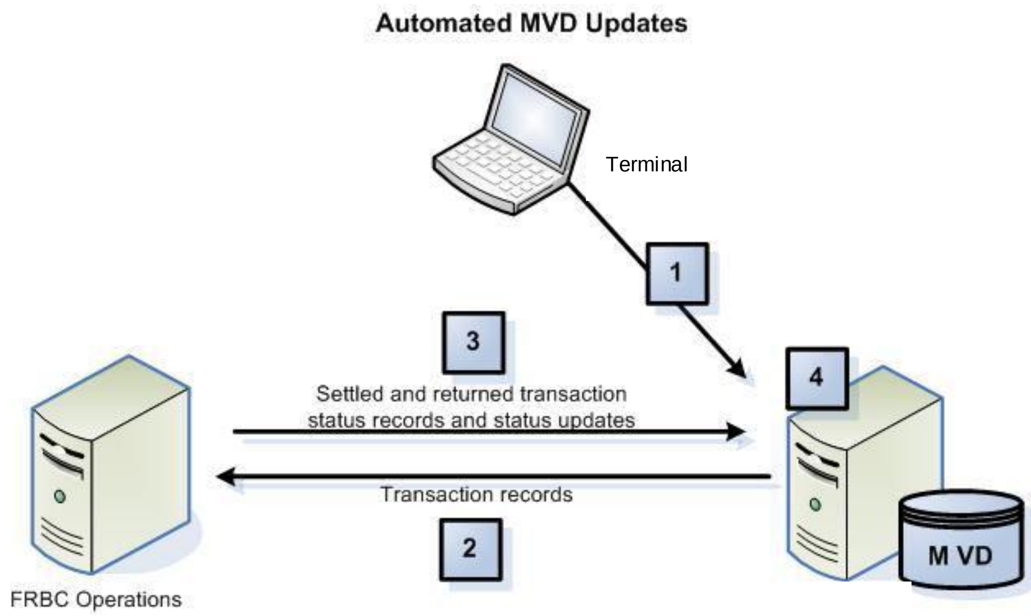
If you are assigned the role of **MVD Editor**, you can create, search, and edit **MVD** records. As a **MVD Viewer**, you can search and view **MVD** records only.

How Does the MVD Work?

Verification records are derived from returns of previous processed payments originated through OTCnet, as well as manually entered records (i.e. blocked, suspended, or denied record). Blocked, suspended, or denied data is entered manually by an authorized person from an agency's location, region or even the Treasury OTC Support Center.

By default a OTC Endpoint receives all blocked, suspended, and denied records created at the location; all blocked, suspended, and denied records of the OTC Endpoint's subordinate sites; all blocked records created at all Parent Level OTC Endpoints: and any blocked, suspended, or denied records from any **OTC Endpoint** and their subordinates in the requesting organization's OTC Verification Group. An OTC Verification Group typically includes OTC Endpoints from the hierarchy of respective OTC Endpoint's agency. See Figure 1 below for **MVD** lifecycle.

Figure 1. MVD Lifecycle



1. Check transactions are processed in OTCnet.
2. Check transaction data is sent from OTCnet to the Treasury/FMS.
3. The negative returns on check transactions are sent from the Treasury/FMS operations to the MVD.
4. Verification record is completed with information from original payment transaction.

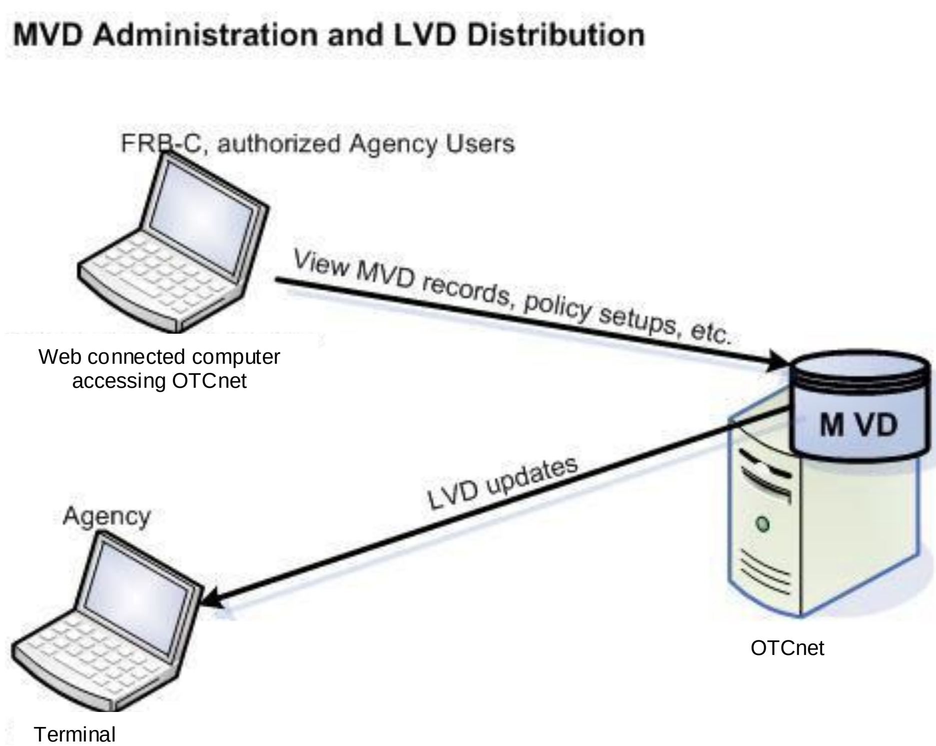
How does the LVD Work?

Blocked, suspended, or denied data is entered manually Online by an authorized person from a site, a region, an agency, or even the Treasury OTC Support Center. By default a location receives all blocked, suspended and denied records created at the location; all blocked, suspended, and denied records of the location's subordinate sites; all blocked records created at all direct ancestors above the location; and any blocked, suspended, or denied records from any location and their subordinates in the requesting location's location group.

The LVD Download task allows a user to download updates to the Local Verification Database, if the agency uses this optional feature. This task can be setup to execute at either the point of application 'Start up' or 'Close Batch'. The default is set to execute on 'Close Batch'. When the LVD Download task selection is active, an additional field appears. This field allows the Agency to choose the number of days the old LVD is allowed to become before an override is required from a supervisor. The default is 30 days with a maximum allowed period of 100 days. After the LVD has reached its override age, it is considered to be stale and a new LVD must be downloaded. The operator is prompted to download an updated LVD. If the operator chooses to use the existing LVD without an update, the system requires a supervisor to approve (override) by supplying their login and password each time the application is launched.

If an agency is utilizing the check verification process through the LVD download, there will be occasions where a new LVD is required. LVD downloads will contain only new items received by the MVD. If there is a change in the location's policy, an entire new LVD should be obtained and needs to be requested manually. In order to accurately recognize red flags, the LVD must be up to date.

Figure 2. LVD Lifecycle



OTC Verification Group Management

An OTC Verification Group represents a listing of any OTC Endpoints outside the requesting OTC Endpoint's hierarchy that share records. The **MVD** restricts the display of data based on the OTC Endpoint of the user. A user only sees records which are associated with OTC Endpoints at or below the user's **OTC Endpoint** in the hierarchy or at OTC Endpoints specified in the OTC Verification Group. Depending on the type of data being requested, different rules apply, as appropriate.

What is Included in an OTC Endpoint's Policy?

An OTC Endpoint's policy helps automate an agency's check cashing/collection policy. The OTC Endpoint's policy is based upon the agency's overall program or policy to ensure a consistent application of an agency-wide check verification, including returned reason codes, suspension periods, and the inclusion of expired items. As part of the agency's participation in the OTCnet program, the agency provides the Treasury OTC Support Center, via the Agency Site Profile (ASP), their check collection policy regarding:

- Number of returns permissible by the agency
- Length of time for each suspension period

Generate Verification records based on:

- The inclusion of Represented and Retired checks
- The inclusion of Retired checks only
- The number and timing of representments

An agency chooses when **MVD** records are created – either:

- With any return item - or -
- When items are retired to the agency

The final piece of information required in an OTC Endpoint's policy is what other OTC Endpoints are included in the "OTC Verification Group". The OTC Verification Group typically includes OTC Endpoints from the hierarchy of the respective higher level organization.

The OTC Endpoint's policy is established during the set-up of an OTC Endpoint in the **MVD** system. Treasury OTC Support Center administers the set-up of all endpoints based on the agency's and the OTC Endpoint's ASP. Treasury OTC Support Center administers all edits or modifications to an OTC Endpoint, including the OTC Endpoint's policy.

Special Character Handling (when creating, searching or editing an MVD record)

Table 2. Special Character Handling

Special Character(s)	Handling
‘ _ - @ #	Valid if surrounded by alpha characters. *Exception*: The hyphen (dash) is only permitted for the fields associated with the MICR, Raw MICR, account number, routing number, and check number. The hyphen shall be permitted in the Batch ID field if surrounded by alphanumeric characters. The hyphen and/or underscore special characters shall be permitted in the I R N field in the Verification Query. The hyphen shall be permitted in the first configurable field of verification and CIRA records. Two consecutive hyphens are not allowed.
| $	Valid if surrounded by alpha or numeric characters.
. / : _	Allowed wherever a URL must be entered. The forward slash is also permitted for use in a date entry field. The period is also permitted for use in free text fields if the period is preceded by an alpha or numeric character. The amount field only accepts numeric characters and one period.
All Other Special Characters	If a character was not specifically mentioned, it is not permitted at all. Passwords are exempt from these special character handling rules.

Topic 2. Create a MVD Record

Agencies can add suspended, denied, or blocked records. This function is used to add *manual* records beyond the records automatically created from returned transactions. For example, your agency may know of individuals for which you do not want to accept checks. An agency has the option of adding a manual suspend record to prevent that check writer from cashing a check, from the current day through a defined 'suspend until' date. Agencies also have the option of adding a manually denied or blocked record, which denies the check writer from cashing a check indefinitely.

Once these records are added, transactions that match the information on the manual records display a pop-up message to the operator advising them of the suspend/blocked/denied record.

Manually added records are not handled the same as dynamically calculated records. The manual records are not used for calculations of the number of offenses against the check writer, nor do they count as another offense against the agency's policy.

If an item is identified as a red flag item, you have the ability to set an **MVD** Record's **Trade Status**. The Trade Status types include:

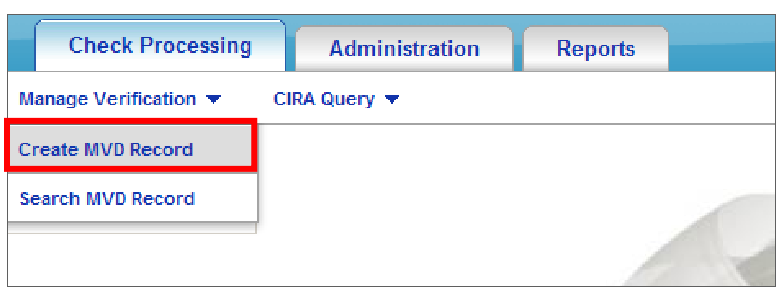
- **Suspend**: Indicates that an individual's record is set to a predetermined suspension period. During this time, the OTCnet system prevents an individual from cashing a check through OTCnet. The individual's database record has a Trade Status of **Suspend** and the expiration date is set until a specific date.
- **Denied:** Indicates that an individual's record is set to a permanent deny date of 9/09/2099. The OTCnet system permanently denies this person from cashing a check through OTCnet.
- **Blocked:** Indicates a manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

Adding a MVD Record

To add a MVD Record, complete the following steps:

1. Click the **Check Processing** tab. Select **Manage Verification** and click **Create MVD Record** (see Figure 3 below).

Figure 3. (Create MVD Record)

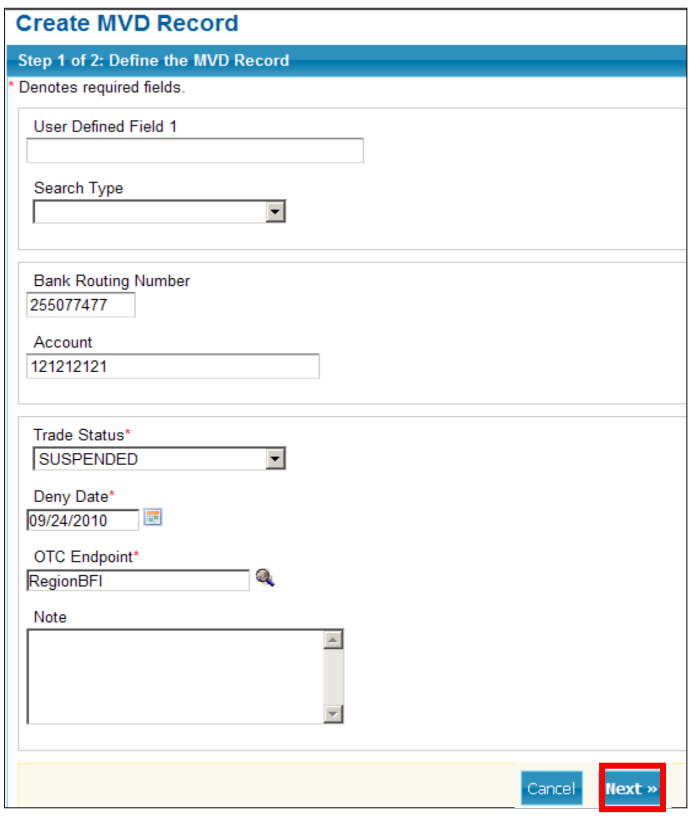


2. The *Step 1 of 2: Define the MVD Record* page appears. Enter the MVD details and click **Next** (see Figure 4 below).

   - Enter the **User Defined Field** details
   - Select the **Search Type**
   - Enter the **Bank Routing Number**, *required*
   - Enter the **Account** number
   - Select the **Trade Status**, *required*
   - Enter the **Deny Date**, *required*
   - Select the **OTC Endpoint**, *required*
   - Enter comments in the **Note**

   A trade status of **Blocked** or **Denied** automatically defaults to the **Deny Date** of 9/09/2099: the date cannot be modified. The **Deny Date** indicates the date when the suspension period ends. The **Deny Date** must be greater or equal to today's date.

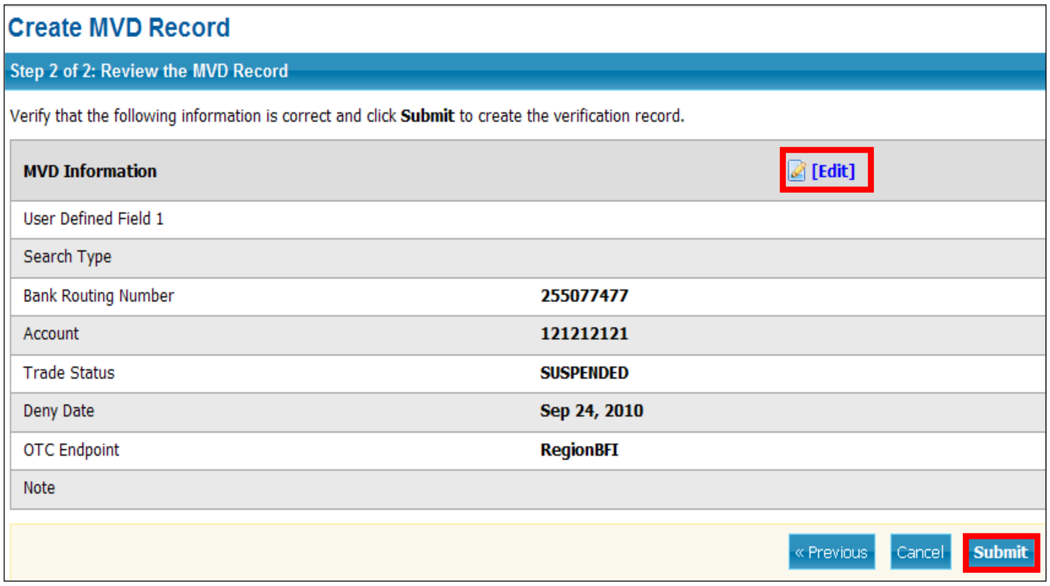
Figure 4. Define MVD Record



3. The *Step 2 of 2: Create MVD Record* page appears. Verify the information is correct and click **Submit** (see Figure 4 below). A confirmation appears, confirming that the **MVD** record is created.

   Note: Click **Edit**, if you need to modify the information entered and return to Step 3. (see Figure 5 below).

Figure 5: Review MVD Record



Create a MVD Record

To create a MVD Record, complete the following steps:

1. Click the **Check Processing** tab.

2. Select **Manage Verification** and click **Create MVD Record**. The *Step 1 of 2: Define the MVD Record* page appears.

3. Enter the MVD details and click **Next**.

   - Enter the **User Defined Field** details
   - Select the **Search Type**
   - Enter the **Bank Routing Number**, *required*
   - Enter the **Account** number
   - Select the **Trade Status**, *required*
   - Enter the **Deny Date**, *required*
   - Select the **OTC Endpoint**, *required*
   - Enter comments in the **Note**

> **Application Tip**
>
> A trade status of **Blocked** or **Denied** automatically defaults to the **Deny Date** of 9/09/2099 and the date cannot be modified.

> **Application Tip**
>
> The **Deny Date** indicates the date when the suspension period ends. The **Deny Date** must be greater or equals to today's date.

4. The *Step 2 of 2: Create MVD Record* page appears. Verify the information is correct and click **Submit**. Click **Edit**, if you need to modify the information entered and return to Step 3.

5. A *Confirmation* page appears stating that the MVD Record has been created.

> **Application Tip**
>
> Additional buttons on the page that help you perform other tasks:
> - Click **Cancel** to return to the OTCnet Home Page. No data will be saved.
> - Click **Clear** to clear all data fields and reset to the default selections.
> - Click **Previous** to return to the previous page.
> - Click **Return Home** to the OTCnet Home Page.

Topic 3. Search a MVD Record

If you are assigned the role of **MVD Editor** or **MVD Viewer**, you can search for **MVD** records. The **MVD** aids the agency in determining the history of a particular check writer. The verification database is an optional online database that maintains the agency hierarchy check cashing policy, dishonored check information, and manually entered blocked items based on an agency's policy.

Since the **MVD** can potentially contain thousands of records, the ability to clearly define a search results in better system results. You can search for data by OTC Endpoint, Individual Reference Number (IRN), and other search criteria. If you run a search without specifying any criteria other than **OTC Endpoint**, the search results include all records in the system that you have access to view. To limit a search, enter the search criteria (see Table 6 below).

Figure 6. Search Results

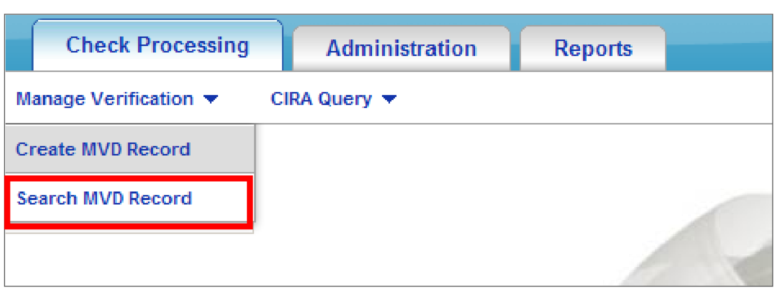
OTC Endpoint
Individual Reference Number (IRN)
User Defined Field
Search Type
Bank Routing Number
Account Number
Trade Status (Blocked, Denied, Suspended, Cleared, D-Suspended)
From and To MVD Date

Search a MVD Record

To search a MVD record, complete the following steps:

1. Click the **Check Processing** tab. Select **Manage Verification** and click **Search MVD Record** (see Figure 7 below).

Figure 7. Search MVD Record

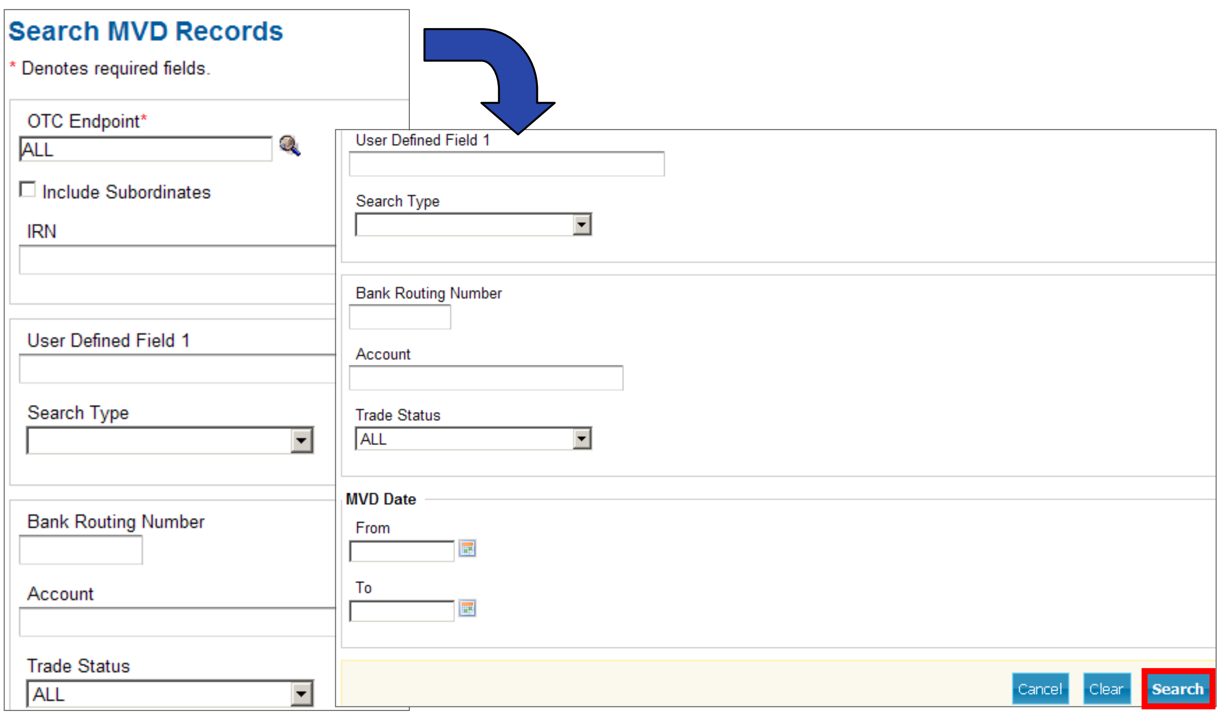


2. The *Step 1 of 4: Search MVD Record* page appears. Enter the MVD search criteria and click **Search** (see Figure 8 below).

   - Enter the **OTC Endpoint**, *required*
   - Check **Include Subordinates**
   - Enter the **IRN** (Individual Record Number)
   - Enter the **User Defined Field** information
   - Select the **Search Type**
   - Enter the **Bank Routing Number**
   - Enter the individual's **Account** number
   - Select the **Trade Status**
   - Enter the **From** and **To** MVD Date

   Note: The **From** and **To** MVD Date is the date that the returned record was created in the MVD.

Figure 8. Search MVD Records



3. The records appear in the table below. Click the **IRN** link of the check whose details you would like to view (see Figure 9 below).

Figure 9. MVD Records

-14 > >> of 14 Records Click the IRN number if you would like to view additional details.

IRN	User Defined Field 1	Search Type	OTC Endpoint	Bank Routing Number	Account	Amount	MVD Date	Trade Status	Deny Date
BLOCK-2			ALL	011000138		0	09/09/2099	BLOCKED	09/09/2099
BLOCK-301			ALL	044000011	1572	0		CLEARED	
BLOCK-343	123456789	SSN	ALL	026014193	123456879	0		CLEARED	
BLOCK-342	test	SSN	ALL			0		CLEARED	
BLOCK-387			ALL	041215508	100067	0	09/09/2099	BLOCKED	09/09/2099

4. The *Step 2 of 4: Review the MVD Record* page appears. Review the verification record details (see Figure 10 below).

Note: Click **Edit**, if you need to edit the MVD record.

Figure 10. View MVD Record Page

View Verification Record

View MVD Record

Review the verification record details below and click **Edit** to modify the verification record.

MVD Detail Information	
IRN	BLOCK-387
User Defined Field 1	
Search Type	
Bank Routing Number	0412
Account	100067
Transaction Type	B
Modified Time	May 14, 2010
Amount	0
Capture Date	
OTC Endpoint	ALL
OTC Endpoint Description	All OTC Endpoints
MVD Date	Sep 9, 2099
Trade Status	BLOCKED
Deny Date	Sep 9, 2099
Occurrence	0
Return Reason Code	02
Return Reason Description	Account Closed
Note	test

« Previous | Cancel | Edit

Search a MVD Record

To search a MVD Record, complete the following steps:

1. Click the **Check Processing** tab.

2. Select **Manage Verification** and click **Search MVD Record**. The *Step 1 of 4: Search MVD Record* page appears.

3. Enter the MVD search criteria and click **Search**.

   - Enter the **OTC Endpoint**, *required*
   - Check **Include Subordinates**
   - Enter the **IRN** (Individual Record Number)
   - Enter the **User Defined Field** information
   - Select the **Search Type**
   - Enter the **Bank Routing Number**
   - Enter the individual's **Account** number
   - Select the **Trade Status**
   - Enter the **From** and **To** MVD Date

> **Application Tip**
>
> The **From** and **To** MVD Date is the date that the returned record was created in the MVD.

4. Click **Search** to initiate the search. The records appear in the table below.

5. Click the **IRN** link of the check whose details you would like to view. The *Step 2 of 4: Review the MVD Record* page appears.

6. Review the verification record details. Click **Edit**, if you need to edit the MVD record.

> **Application Tip**
>
> Additional buttons on the page that help you perform other tasks:
> - Click **Cancel** to return to the OTCnet Home Page. No data will be saved.
> - Click **CIRA Detail** to display CIRA details (Visible only if is a CIRA record exists.)
> - Click **Edit** to update the MVD record.
> - Click **Previous** to return to the previous page.
> - Click **Return Home** to the OTCnet Home Page.

Topic 4. Edit a MVD Record

As a **MVD Editor**, you can edit **MVD** records. Before you can edit a **MVD** record, you must first search for the record. Once the record is located, you can edit or update the following for a verification record:

- Trade Status (Cleared, Suspended, Denied, Blocked)
- Deny Date
- Return Reason Code
- Note (reason for suspending, denying, or blocking)

You can also clear a record's **Trade Status**. A **Clear Trade Status** indicates that prior restrictions on the individual check payments are removed.

Edit a MVD Record

To edit a MVD Record, complete the following steps:

1. Click the **Check Processing** tab. Select **Manage Verification** and click **Search MVD Record** (refer to Figure 6 in the previous section).

2. The *Step 1 of 4: Search MVD Record* page appears. Enter the MVD search criteria and click **Search** (refer to Figure 7 in the previous section).

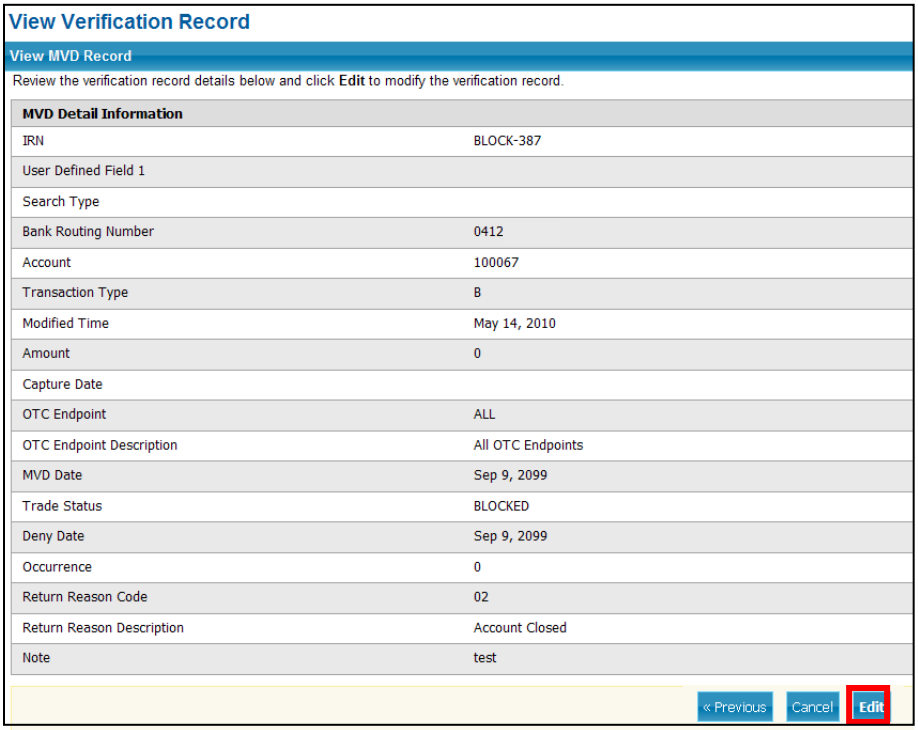
    - Enter the **OTC Endpoint**, *required*
    - Check **Include Subordinates**
    - Enter the **IRN** (Individual Record Number)
    - Enter the **User Defined Field** information
    - Select the **Search Type**
    - Enter the **Bank Routing Number**
    - Enter the individual's **Account** number
    - Select the **Trade Status**
    - Enter the **From** and **To** MVD Date

    Note: The **From** and **To** MVD Date is the date that the returned record was created in the MVD.

3. The records appear in the table below. Click the **IRN** link of the check whose details you would like to view (refer to Figure 8 in the previous section).

4. The *Step 2 of 4: Review the MVD Record* page appears. Click Edit to edit the MVD record (see Figure 11 below).

Figure 11. View MVD Record Page



View Verification Record

View MVD Record

Review the verification record details below and click **Edit** to modify the verification record.

MVD Detail Information	
IRN	BLOCK-387
User Defined Field 1	
Search Type	
Bank Routing Number	0412
Account	100067
Transaction Type	B
Modified Time	May 14, 2010
Amount	0
Capture Date	
OTC Endpoint	ALL
OTC Endpoint Description	All OTC Endpoints
MVD Date	Sep 9, 2099
Trade Status	BLOCKED
Deny Date	Sep 9, 2099
Occurrence	0
Return Reason Code	02
Return Reason Description	Account Closed
Note	test

« Previous Cancel Edit

5. The Step 3 of 4: Edit the MVD Record page appears. Edit the appropriate details and click **Next** (see Figure 12 below).

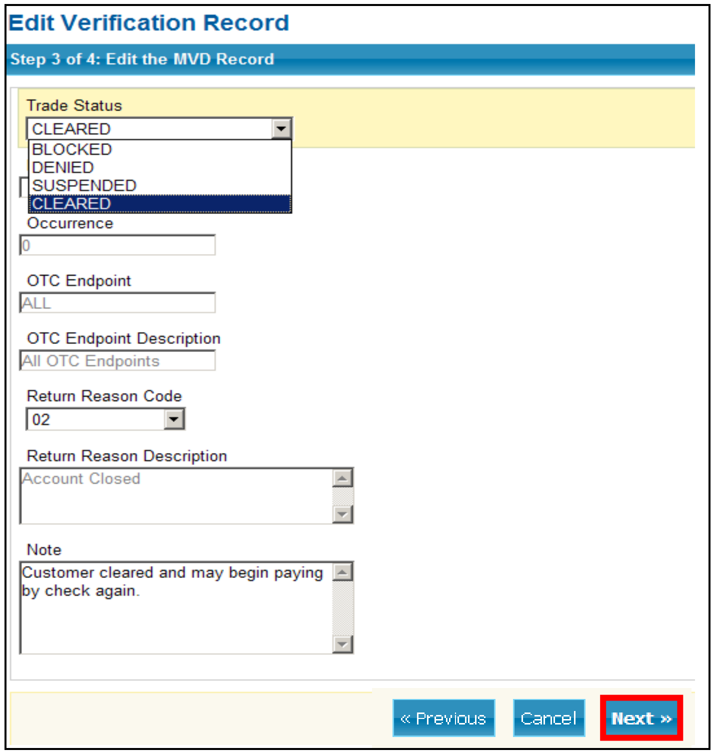
   - Select the **Trade Status**
   - Enter the **Deny Date**
   - Select a **Return Reason Code**
   - Enter a **Note** referencing the reason for suspending, denying, or blocking the record.

   Note: A **Cleared Trade Status** removes the **Deny Date** from the verification record and accepts the record into the system

   The **Deny Date** indicates the date when the suspension period ends. The **Deny Date** must be greater than or equal to today's date and is mandatory for a **Suspend Trade Status**. The **Deny Date** for a **Denied** and **Blocked** trade status defaults to 9/09/2099.

   The **Return Reason Description** is not editable and appears after a **Return Reason Code** is selected.

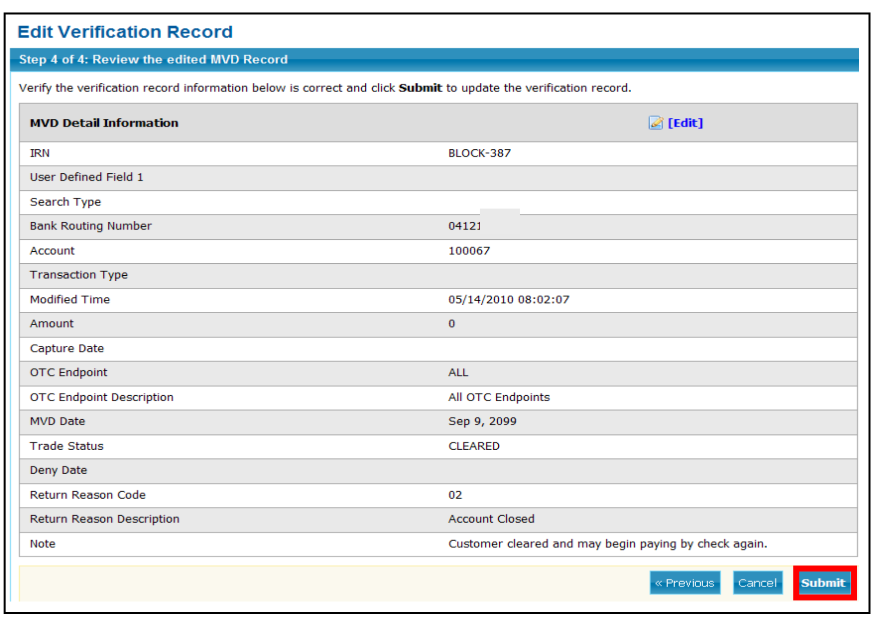
Figure 12. Edit Verification Record



6. The Step 4 of 4: Review the edited MVD Record. Verify the verification record information is correct and click **Submit** (see Figure 13 below) for the confirmation page to appear.

   Note: Click **Edit**, if you need to modify the information entered and return to Step 3.

Figure 13. Review Edited Record



Edit a MVD Record

To edit a MVD record, complete the following steps:

1. Click the **Check Processing** tab.

2. Select **Manage Verification** and click **Search MVD Record**. The *Step 1 of 4: Search MVD Record* page appears.

3. Enter the MVD search criteria and click **Search**.

   - Enter the **OTC Endpoint**, *required*
   - Check **Include Subordinates**, *optional*
   - Enter the **IRN** (Individual Record Number)
   - Enter the **User Defined Field** , *optional*
   - Select the **Search Type**, *optional*
   - Enter the **Bank Routing Number**, *optional*
   - Enter the individual's **Account** number, *optional*
   - Select the **Trade Status**, *optional*
   - Enter the **From** and **To** MVD Date, *optional*

> **Application Tip**
>
> The **From** and **To** MVD Date is the date that the returned record was created in the MVD.

4. Click **Search** to initiate the search. The records appear in the table below.

5. Click the **IRN** hyperlink of the check whose details you would like to view. The *Step 2 of 4: Review the MVD Record* page appears.

6. Click **Edit** to edit the MVD record. The *Step 3 of 4: Edit the MVD Record* page appears.

7. Edit the appropriate details and click **Next**.

   - Select the **Trade Status**

> **Application Tip**
>
> A **Cleared Trade Status** removes the **Deny Date** from the verification record and accepts the record into the system.

- Enter the **Deny Date**

> **Application Tip**
>
> The **Deny Date** indicates the date when the suspension period ends. The **Deny Date** must be greater or equals today's date and is mandatory for a **Suspend Trade Status**. The **Deny Date** for a **Denied** and **Blocked** trade status defaults to 9/09/2099.

- Select a **Return Reason Code**

> **Application Tip**
>
> The **Return Reason Description** is not editable and appears after a **Return Reason Code** is selected.

- Enter a **Note** referencing the reason for suspending, denying, or blocking the record.

8. The Step 4 of 4: Review the edited MVD Record. Verify the verification record information is correct and click **Submit**. Click **Edit**, if you need to modify the information entered and return to Step 3.

9. A *Confirmation* page appears stating that the MVD record has been updated.

> **Application Tip**
>
> Additional buttons on the page that help you perform other tasks:
> - Click **Cancel** to return to the OTCnet Home Page. No data will be saved.
> - Click **CIRA Detail** to display CIRA details. (Visible only if is a CIRA record exists.)
> - Click **Edit** to update the MVD record.
> - Click **Previous** to return to the previous page.
> - Click **Return Home** to the OTCnet Home Page.

Topic 5. Download LVD

As a **Check Capture Administrator (CCA)** or **Check Capture Supervisor (CCS)** you are the only users that can download a Local Verification Database (LVD). Before you can download an LVD, you must log in using the OTCnet Offline icon on your terminal's desktop, or access your Start Menu under Programs, and enter your credentials. Internet connection is required to download LVD records from the **Master Verification Database (MVD)**

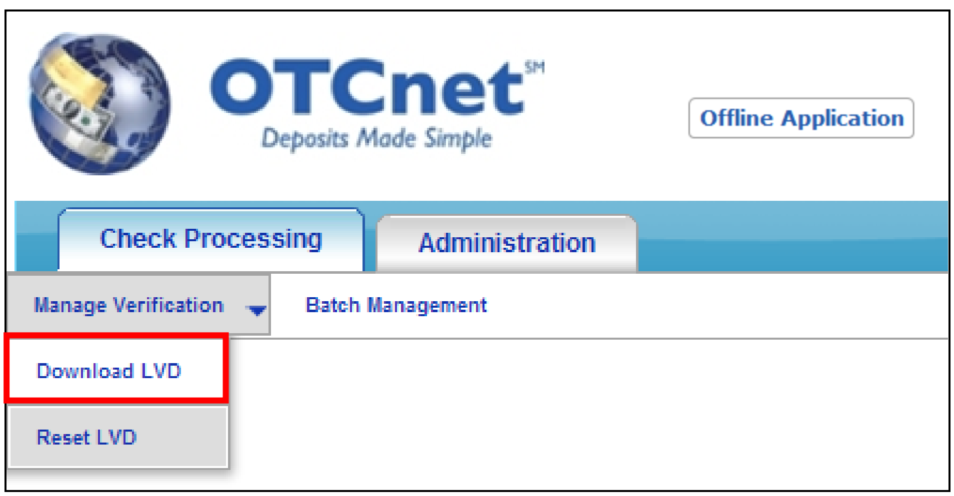
When the Download LVD function is used, all changes and new records are downloaded making the LVD current. If no previous LVD exists in the local database, a full LVD is downloaded to the Offline terminal. LVD Download can be configured to occur automatically at application startup or at batch close. Additionally, at the point of creating a batch in Check Scan, if the system detects an out of date LVD, the system will provide the option to the user to download/update the LVD at that time. Based on the override setting (the number of days the old LVD is allowed before an override is required from a **CCS**), the **Check Capture Lead Operator (CCLO)** or **Check Capture Operator (CCO),** is prompted to download an updated LVD. If the operator chooses to use the existing LVD without an update, the system requires a **CCS** to approve (override) by supplying their login and password each time the Check Capture application is launched. The default for LVD Download is set to execute on Close Batch.

Download LVD

To download the LVD, complete the following steps:

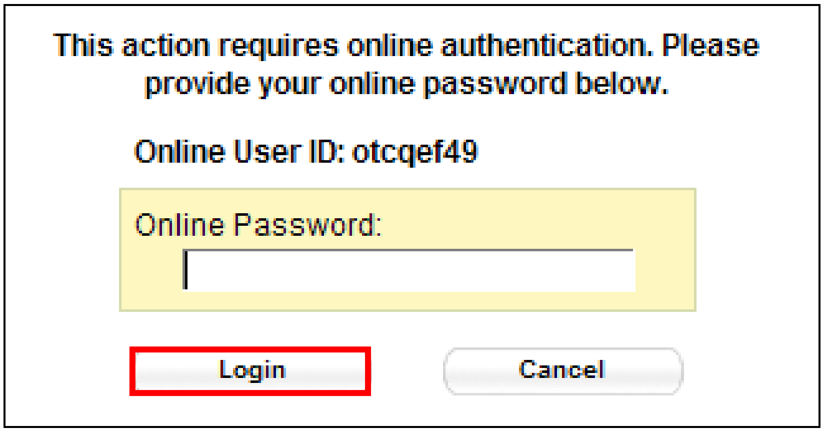
1. Click the **Check Processing** tab, select **Manage Verification** and then click **Download LVD**. The *Online Authentication* page appears (see Figure 14 below).

Figure 14. Download LVD



2. When an *Online Authentication* dialog box appears, insert the online password and click **Login** (see Figure 15 below).

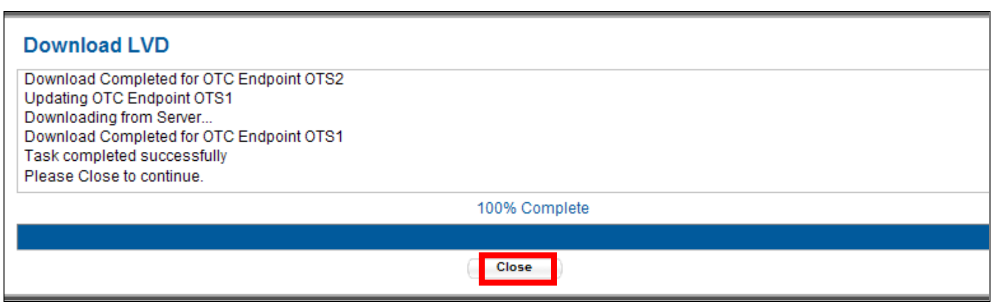
Figure 15. Online Password



Note: Before you can download an LVD you must log in using the **OTCnet Offline** icon on your terminal's desktop or access your Start Menu under Programs and enter your credentials. Internet connection is required to download LVD records from the Master Verification Database (MVD).

3. The Download LVD dialog box appears. Once the task has been successfully completed, click **Close**. (see Figure 16 below).

Figure 16. Download LVD



4. A Download LVD Confirmation page appears, verifying that the LVD download was successful (see Figures 17 below).

Figure 17. Download LVD Confirmation

Download LVD

Confirmation

Successfully updated Check Verification records for the following OTC Endpoints:

OTC Endpoint	ALC+2	Description	Last Update
OTS	2074000101	OFFICE OF THIRFT SUPERVISION	05/13/2011 12:50:18
OTSJF	0000810401	OTS JF	05/13/2011 12:50:19
OTSTrain	1314000111	Training Team	05/13/2011 12:50:22
OTSDDS	1401000601	DDS Testing	05/13/2011 12:50:23
OTCDDS2	1401000701	DDS Testing 2	05/13/2011 12:50:25
OTS2	1401999908	OTS2	05/13/2011 12:50:27
OTS1	1402000201	OTS1	05/13/2011 12:50:28

Failed update of Check Verification records for the following OTC Endpoints:

OTC Endpoint	ALC+2	Description	Last Update

Download an LVD

To download an LVD, complete the following steps:

1. Click the **Check Processing** tab.
2. Select **Manage Verification** and click **Download LVD**. The *Download LVD* page appears.

> **Application Tip**
>
> Before you can download an LVD you must log in using the **OTCnet Offline** icon on your terminal's desktop or access your Start Menu under Programs and enter your credentials. Internet connection is required to download LVD records from the Master Verification Datatbase (MVD).

3. Click **Submit**. The *Download LVD* dialog box appears.

> **Application Tip**
>
> Wait until the display percent completion reaches 100% before clicking **Close**.

4. Click **Close**. A *Confirmation* page appears stating that the verification records have been updated.

> **Application Tip**
>
> Additional button on the page that help you perform other tasks:
> - Click **Return Home** to the OTCnet Home Page.

Topic 6. Reset LVD

As a **Check Capture Administrator (CCA)** or **Check Capture Supervisor (CCS)**, you are the only users that can reset an LVD. Before you can reset an LVD, you must log in using the OTCnet Offline icon on your terminal's desktop, or access the Start Menu under Programs, and enter your credentials. Internet connection is not required to reset an LVD.

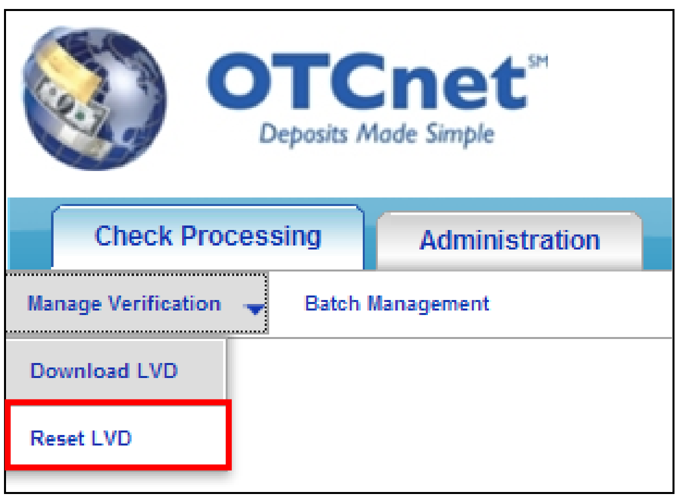
It is recommended that the Reset LVD function be used when there have been changes to an OTC Endpoint's check cashing policy. The Reset LVD function removes everything on the LVD in anticipation of a full replacement with new LVD Records (see Download LVD). If an LVD is reset without downloading the new LVD, the verification of the checks presented does not occur.

Reset LVD

To reset a LVD, complete the following steps:

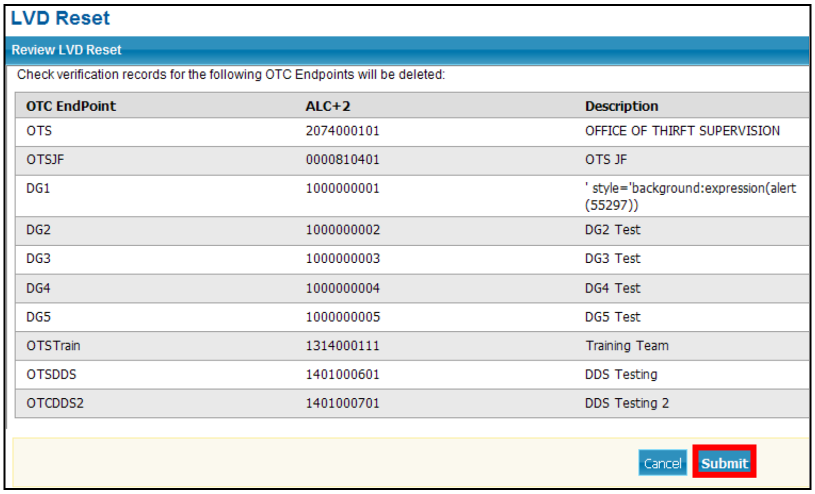
1. Click the **Check Processing** tab, select **Manage Verification,** and click **Reset LVD**. The *Review LVD Reset* page appears (see Figure 18 below).

Figure 18. Reset LVD



2. Click **Submit**. The *LVD Reset* dialog box appears (see Figure 19 below).

Figure 19. Review LVD Reset



LVD Reset

Review LVD Reset

Check verification records for the following OTC Endpoints will be deleted:

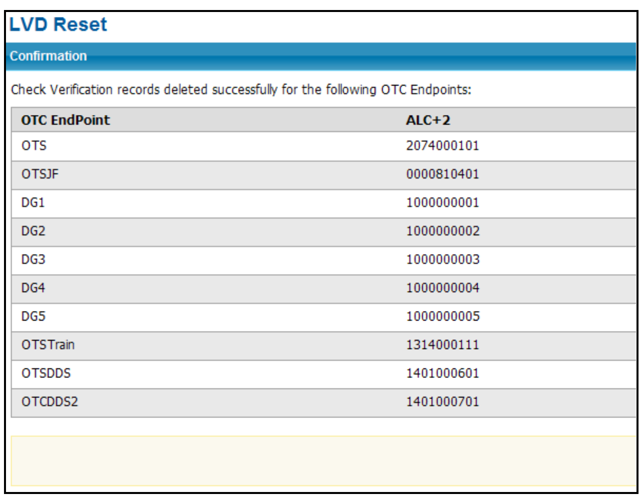
OTC EndPoint	ALC+2	Description
OTS	2074000101	OFFICE OF THIRFT SUPERVISION
OTSJF	0000810401	OTS JF
DG1	1000000001	' style='background:expression(alert(55297))
DG2	1000000002	DG2 Test
DG3	1000000003	DG3 Test
DG4	1000000004	DG4 Test
DG5	1000000005	DG5 Test
OTSTrain	1314000111	Training Team
OTSDDS	1401000601	DDS Testing
OTCDDS2	1401000701	DDS Testing 2

Cancel Submit

Note: Before you can reset an LVD you must log in using the **OTCnet Offline** icon on your terminal's desktop or access your Start Menu under Programs and enter your credentials. Internet connection is not required to reset an LVD.

3. Click **Submit**. A *Confirmation* page appears stating that the verification records have been deleted (see Figure 20 below).

Figure 20. LVD Reset Confirmation



LVD Reset

Confirmation

Check Verification records deleted successfully for the following OTC Endpoints:

OTC EndPoint	ALC+2
OTS	2074000101
OTSJF	0000810401
DG1	1000000001
DG2	1000000002
DG3	1000000003
DG4	1000000004
DG5	1000000005
OTSTrain	1314000111
OTSDDS	1401000601
OTCDDS2	1401000701

Reset an LVD

To reset an LVD, complete the following steps:

1. Click the **Check Processing** tab.
2. Select **Manage Verification** and click **Reset LVD**. The *Review LVD Reset* page appears.

> **Application Tip**
>
> The **Reset LVD** function removes everything on the LVD in anticipation of a full replacement with new LVD records. If an LVD is reset without downloading the new LVD, the verification of the checks presented does not occur.

> **Application Tip**
>
> Before you can reset an LVD you must log in using the **OTCnet Offline** icon on your terminal's desktop or access your Start Menu under Programs and enter your credentials. Internet connection is not required to reset an LVD.

3. Click **Submit**. The *LVD Reset* dialog box appears.
4. Click **Submit**. A *Confirmation* page appears stating that the verification records have been deleted.

> **Application Tip**
>
> Additional button on the page that help you perform other tasks:
> - Click **Return Home** to the OTCnet Home Page.

Summary

In this chapter, you learned:

- The purpose of managing verification records
- How to create a master verification database (MVD) record
- How to search for a master verification database record
- How to edit a master verification database record
- How to download an LVD record
- How to reset an LVD record

In the next chapter, you will learn how to report on scanned checks or, use OTCnet offline if applicable.

Notes

Glossary

A

Access Groups by Users Report - This report displays the roles and the corresponding access groups of the role for a particular OTCnet user. The role assigns the permissions (functions/features) that a user has access to in OTCnet. The access group governs the OTC Endpoint(s) and the data that a user has permission to access.

Account Key - The account number assigned to a deposit when it is submitted to FRB CA$HLINK.

Accounting Code - A unique agency classification code assigned to a transaction. Identifies the FRB Account Key that is used within the Federal Reserve. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CA$HLINK II CAN. The FRB Account Key is similar to the CAN, but is only used for FRB financial activity.

Accounting Code Description - A brief explanation that provides further detail about an accounting code.

Accounting Code Name - The title of the accounting code.

Accounting Specialist - A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet.

Acknowledged Batch Status – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

Acknowledged Error Batch Status – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which results in a batch being updated to Acknowledgment Error.

Activity Type - The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

Adjustment Activity (FI) Report - A business report that allows you to view adjustments made by your financial institution (FI).

Adjustment Activity (FRB) Report - A business report that allows you view adjustments made by your Federal Reserve Bank (FRB).

Adjustments by OTC Endpoints Report - A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

Agency CIRA Report - A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

Agency Contact - A person designated by an agency as the primary contact regarding deposit-related matters.

Agency Information - The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

Agency Location Code (ALC) - A numeric symbol identifying the agency accounting and/or reporting office.

Agency Location Code plus 2 (ALC+2) - A numeric symbol identifying the agency accounting and/or reporting office.

Agency Manager - A user that has authorization to view and download CIRA records and view reports.

Alternate Agency Contact – A person designated by an agency as the secondary contact regarding deposit-related matters.

American Bankers Association (ABA) - (also known as **Bank Routing Number**) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

Approved Batch Status - Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

Audit Log - A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a *comma separated value report (CSV)* and opened in a spreadsheet program or available to print in a formatted audit log report.

Automated Clearing House - A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

Awaiting Approval (AWAP) - A deposit that is waiting for deposit confirmation by a Deposit Approver.

B

Back Office Processing Method - Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

Batch - A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

Batch Approver - An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

Batch Control/Batch Balancing - An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

Batch ID - The unique number assigned to a batch by OTCnet.

Batch List Report - A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

Batch Status - Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

Batch Uploader - An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if terminal is configured to do so), or upload approved batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

Blocked - A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

C

CA$HLINK II - An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

CA$HLINK II Account Number (CAN) - The account number assigned to a deposit when it is submitted to CA$HLINK II.

Capture Date - The calendar date and time the payment is processed by the agency.

Cashier ID - The ID of the user that created the transaction.

Central Image and Research Archive (CIRA) - The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

Characteristics - The properties of a user, organization, deposit, or financial institution.

Check 21 - Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

Check Amount - The dollar amount of the check.

Check Capture – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

Check Capture Administrator - An agency user that has the authorization to define and modify the check capture sites; to configure Check Capture functions and perform upgrades of the application; to download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission.

Check Capture Lead Operator - An agency user that has the authorization to in scan checks into a batch, close a batch, balance check amounts and enter batch control values during batch closing. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

Check Capture Offline – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

Check Capture Online – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

Check Capture Operator - An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch and close a batch. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

Check Capture Supervisor - An agency user that has the authorization to perform all the functions on the Check Capture. The user has authorization to accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality.

Check Number - The printed number of the check writer's check.

CIRA CSV Report - A check processing business report that allows you to export data based on a query to a comma separated value report (CSV). The exported data can be used to import into other applications within an agency.

CIRA Viewer - A user that has authorization to view CIRA records and download CSV files.

Clear - Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

Closed Batch Status - Indicates the batch is closed and no new checks may be scanned into that batch.

Comma Separated Values (CSV) - A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

Confirmed - A deposit that has been reviewed and then confirmed by a financial institution or FRB.

Cost Center Work Unit (CCWU) – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU, and provided only on non-commercial (FRB settled) transactions provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

Custom Label - Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

Customer Not Present Processing Method - The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

Customer Present Processing Method - The processing method used in the OTCnet when the check writer is presenting the check in person.

D

Daily Voucher Report - A business report that allows you to view the daily voucher extract.

Data Type - The type of data that should be entered for a user defined field.

Date of Deposit - The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

Debit Gateway - The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

Demand Deposit Account (DDA) - The account at a financial institution where an organization deposits collections.

Denied - Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1. User Defined Field 1 is usually the SSN number of an individual.

Deny Date - Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

Deposit - A collection of over-the-counter receipts deposited to a Treasury General Account for credit.

Deposit Activity (FI) Report - A business report that allows the financial institution to view deposits submitted to its location.

Deposit Activity (FRB) Report - A business report that allows you to view deposits submitted to your FRB.

Deposit Approver - A user who has authorization to review and submit deposits to a financial institution.

Deposit Confirmer - A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

Deposit History by Status Report - A business report that allows you to view deposits by status.

Deposit Information - The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

Deposit Preparer - A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

Deposit Total - The total amount of over-the-counter receipts included in the deposit.

Deposits by Accounting Code Report - A business report that allows you to view deposits by accounting code.

Deposits by OTC Endpoint Report - A business report that allows you to view deposits by OTC Endpoint.

Display Order Number - The order in which user defined fields (UDFs) should be displayed.

Draft - A deposit that is saved for modification at a later date by a Deposit Preparer.

F

Failed - The item was unable to be processed and/or settled by Treasury/FMS. These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

Federal Program Agency - A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

Federal Reserve Bank (FRB) - A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

Federal Reserve Bank-Cleveland (FRB-C) - Partners with FMS to manage the OTCnet application. Responsible for check clearing, deployment, training, project management and customer service.

Federal Reserve System's Automated Clearing House (ACH) System - Enables debits and credits to be sent electronically between depository financial institutions.

Financial Institution (FI) - A bank, designated by the Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA), which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

Financial Institution Information - The name, address, routing transit number, and the demand deposit account number of a financial institution.

Financial Management Service (FMS) - The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

Firmware - A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contains a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

Fiscal Year - A 12-month period for which an organization plans the use of its funds.

FMS Statistical Report - A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is available for 15 rolling days.

Forwarded Batch Status - Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

Franker - An internal stamp unit that stamps a check with "Electronically Processed" after the check is processed and scanned. Franker availability is based on the model of your scanner.

Franking - The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

H

Highest Level Organization - The primary level of the organization hierarchy.

I

IBM Tivoli Identity Manager (ITIM) - Refers to FMS's Enterprise provisioning tool for user account and identity management.

Individual Reference Number (IRN) - The auto-generated unique number used in OTCnet to identify Check Capture transactions.

Input Length Maximum - The maximum number of characters that may be entered in a user defined field.

Input Length Minimum - The minimum number of characters that may be entered in a user defined field.

Internal Control Number - A customizable field for agency use to further describe a deposit.

Item Detail Report - A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

Item Type - Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

L

Local Accounting Specialist - A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish and maintain the organizational structure, accounting code mappings to individual endpoints and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

Local Security Administrator (LSA) - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

Local Verification Database (LVD) - A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

Lower Level Organization - Any organization created below the highest level organization.

LVD Contents Report - A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

M

Magnetic Ink Character Recognition (MICR) - Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

Master Verification Database (MVD) - It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

MVD Editor - A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions.

MVD Viewer - A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions.

N

Non-Personal Item Type - Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

Non-Reporting OTC Endpoints Report - A business report that allows you to view OTC Endpoints that have not reported a deposit.

O

Open Batch Status - Indicates the batch is open and accepting new checks.

Organization - The location or level within a Federal Program Agency.

Organization Hierarchy - The structure of a Federal Program Agency as defined in OTCnet.

Organization Hierarchy Report - A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

OTC Collections - Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

OTC Endpoint - The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the Treasury's General Account.

OTC Endpoint (CHK) - The endpoint (location) setup in OTCnet to use check capture.

OTC Endpoint (TGA) - The endpoint (location) setup in OTCnet to use Deposit Reporting.

OTC Endpoint Mapping - The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

OTCnet Offline - Refers to the over the counter application that provides Check Capture functionality to end users with limited internet activity, and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

OTCnet Online - Refers to the web-based over the counter application that provides Check Capture, Check Processing and Deposit Processing functions to end users (that have constant internet activity).

Over the Counter Channel Application (OTCnet) - Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

P

Personal Item Type - Indicates that the name on check is an individual's name, not acting as a business.

Primary Local Security Administrator (PLSA) - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

Processing Options - User-defined parameters for the deposit and adjustment processes.

Processing Options by OTC Endpoints Report - A business report that allows you to view processing options defined for endpoints within the organization.

Q

Queue Interface – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

R

Received - The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

Received Date - The date the check was received by web-based OTCnet.

Rejected - A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

Represented - This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

Retired - This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

Return Reason Codes - Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

Return Settlement Date - The effective date of settlement of the returned check item.

Returned Item - A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

Routing Transit Number (RTN) - (also known as **American Bankers Association (ABA) Number or Bank Routing Number**) - The nine-digit number used to identify a financial institution.

S

Save as Draft - An option that allows a Deposit Preparer to save a deposit for modification at a later date.

Save for Approval - An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

Send Error Batch Status – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

Sent Batch Status – Indicates the batch was uploaded online without error.

Separation of Duties - A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

Settle Best Method - The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

Settled - This transaction is complete and the funds have been credited to the agency's Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

Settlement Date - The date the deposit is credited to the Treasury General Account.

SF215 Deposit Ticket Report - The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is available in OTCnet for 45 calendar days.

SF5515 Debit Voucher Report - The report used to debit the Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is available in OTCnet for 45 calendar days.

Short Name/Code - The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

Submit - An option that allows a Deposit Approver to submit a deposit to a financial institution.

Submitted - A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

Suspend - Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

T

Terminal ID - The unique number assigned to the workstation where a user performs functions in OTCnet.

Trade Status - Represents the status of the verification records. There are four 4 possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

Transaction History - Defines the time range that a Deposit Confirmer will be able to view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer will be able to view all the deposits that he or she has confirmed for the past 45 days.

Transaction Reporting System (TRS) - A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

Treasury Account Symbol (TAS) - The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

U

Universal Serial Bus (USB) - A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

US Dollar Equivalent (USE) - The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

US Treasury - The executive department and the Treasury of the United States federal government.

User Defined Field (UDF) - A user-defined text that describes deposit activity or deposit accounting activity.

User Information Report - A security report allows that you to view a user's contact information.

Users by Access Group (FI) Report - A security report that allows you to view users by financial institution.

Users by Access Group (FPA) Report - A security report that allows you to view users by OTC Endpoint.

Users by Role (FI) Report - A security report that allows you to view users by role for your financial institution.

Users by Role (FPA) Report - A security report that allows you to view users by role for your OTC Endpoint.

V

View CA$HLINK II File Status Report - An administration report that allows you to view the status of deposit report files that have been processed by CA$HLINK II or are ready for CA$HLINK II to process.

View FRB CA$HLINK File Status Report - An administration report allows you to view the status of deposit files that have been sent to FRB CA$HLINK.

View TRS File Status Report - An administration report allows you to view the status of TRS files that have been processed by Transaction Reporting System (TRS) or are ready for TRS to process.

View Vouchers Completed Report - An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

View Vouchers in Progress Report - An administration report allows you to view the status of deposit and adjustment vouchers in progress.

Viewer - A user who has authorization to view OTCnet information and produce reports from it.

Voucher Date - The financial institution business date a deposit will be presented or the calendar date the deposit will be mailed to the financial institution.

Voucher Number - The number assigned to a deposit by OTCnet.

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